UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA

Dobtor 1	Lamt Christs	anhar Carr II			Check if this is an
Debtor 1:	First Name	opher Carr, II Middle Name	Last Name		nended plan, and list
		_			low the sections of
Debtor 2: (Spouse, if filing)	Deltarina V First Name	. Carr Middle Name	Last Name		e plan that have anged.
(Spouse, ii iiiiig)		Wildale Wallie	East Nume	Cité	angeu.
Case number: _ (If known)	18-80386			_	
SS# Debtor 1: X	XX – XX – 95	559			
SS# Debtor 2: X	XX – XX – 65	527			
		FIRST AM	MENEDED CHAPTER 13 PL	AN	
ection 1:	Notices.				
	110110001				
cked the second					
A limit on	the amount of a		ut in Section 4, which may result in		
.1 A limit on	the amount of a	secured claim, set ou ayment at all to the se	er in the plan. ut in Section 4, which may result in ecured creditor.	□ Included	☑ Not included
.1 A limit on a partial p	the amount of a ayment or no pa of a judicial lier	secured claim, set ou ayment at all to the se	ut in Section 4, which may result in ecured creditor. nonpurchase money security		
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A limit on a partial p. Avoidance interest with a Nonstanda	the amount of a ayment or no pa of a judicial lier ill be done by se ard provisions se	a secured claim, set ou ayment at all to the se n or nonpossessory, n eparate motion or adv et out in Section 9.	ut in Section 4, which may result in ecured creditor. nonpurchase money security	☐ Included	Not included
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A limit on a partial p	the amount of a ayment or no part of a judicial lier ill be done by search provisions search provisions search provisions search provisions search proof of clair of the Trustee, his plan carefully wish to consult an objection to the Bankruptcy (a secured claim, set or ayment at all to the set or nonpossessory, n eparate motion or advect out in Section 9. affected by this plan. m in order to be paid the date and time of y and discuss it with your one. If you oppose to confirmation at least Court of the date set f	ut in Section 4, which may result in ecured creditor. nonpurchase money security versary proceeding. Your claim may be reduced, modifunder any plan. Official notice will the meeting of creditors, and information attorney if you have one in this the plan's treatment of your claim of seven days before the date set for for the hearing on confirmation. The	☐ Included	Not included Not included Not included Not included rs, which will provide the filing of proofs of claused If you do not have an this plan, you or your offirmation. You will recommendates
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A limit on a partial p	the amount of a ayment or no part of a judicial lier of a provisions seems of the a proof of clair of the Trustee, on the seems of the Trustee, which is plan carefully wish to consult an objection to the Bankruptcy Cotice if no object on mitment period	a secured claim, set or ayment at all to the set or nonpossessory, neparate motion or advet out in Section 9. affected by this plan. In in order to be paid the date and time of and discuss it with you one. If you oppose the confirmation at least Court of the date set find to confirmation is	ut in Section 4, which may result in ecured creditor. nonpurchase money security versary proceeding. Your claim may be reduced, modifunder any plan. Official notice will the meeting of creditors, and information attorney if you have one in this the plan's treatment of your claim of seven days before the date set for for the hearing on confirmation. The	☐ Included	Not included

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De	btor	Lent Christ	opher Carr, II		Case Number <u>1</u>	.8-80386
Se	ction	2: Paymer	ıts.			
2.1	The	Debtor will mak	e payments to the Trustee a	s follows:		
	\$	600.00	per month for _ 57	month(s)		
2.2	60 n		nmence payments to the Truents are specified, additional .		•	
Se	ectio	n 3: Fees an	d Priority Claims.			
3.1	Atto	orney fees.				
		The Attorney fo \$ available. The Attorney fo Debtor pre-peti	or the Debtor will be paid the from the Debtor pre-peti or the Debtor will be paid a re tion and the remainder of th or the Debtor will file an appl	ition and the remainder of educed fee of \$ne fee will be paid monthly	the fee will be paid month . The Attorney has receiv by the Trustee as funds ar	red \$ from the reavailable.
3.2		stee costs. The loenses.	Frustee will receive from all o	disbursements such amour	nt as approved by the Cour	t for payment of fees and
3.3	Pric	ority Domestic Su	upport Obligations ("DSO").			
	a.	⊠ None. If non	ne is checked, the rest of Sec	tion 3.3 need not be comp	leted or reproduced.	
3.4	Oth	ner Priority Claim	s to be Paid by Trustee.			
	a.	⊠ None. If no	one is checked, the rest of Se	ction 3.4 need not be com	pleted or reproduced.	
S	ectio	n 4: Saarmad	l Claima			
			I Claims.			
4.1	кеа	ii Property – Ciai	ms Secured Solely by Debto	r's Principal Residence.		
	a.	☐ None. If no	ne is checked, the rest of Sec	ction 4.1 need not be comp	oleted or reproduced.	
	b.	☑ Maintenance	e of Payments and Cure of D	efault.		
		arrearage amount	•	r accounts that are in default,	the Trustee will commence di	
		over any contrary	on a filed proof of claim, and as a amounts listed below for the in dance with any Notice of Mortga	stallment payment and the ar	rearage. Additionally, the Tru	
			chorized to pay any post-petition to such fee, expense, or charge.	n fee, expense, or charge for w	hich notice is filed under Ban	kruptcy Rule 3002.1 if no
		Creditor	Address of Residence	Current Installmen	t Estimated Arrearage	e If Current, Indicate

Creditor	Address of Residence	Current	Installment	Estimated Arrearage	If Current, Indicate
		Y/N	Payment	Amount on Petition Date	by Debtor or Trustee
			\$	\$	

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Debtor Lent Christopher Carr, II					_ (Case Nu	ımber	18-80	386	
c. 🛛 Claims to	be Paid in Full l	by Trustee.								
Creditor		Address of Reside	ence	Estima	ted Claim	Mont		Monthly E		Contractual
Hoke County Tax Coll	ector	3300 Laurinburg Rd Raeford, NC 28376	l.	\$13,31	4.38	\$281.5		Payme I/A	ent in	terest Rate 8.00%
d. \square Request for this plan is		Treat Claims as Tota	lly Unsec	ured. T	his will be e	effective (only if th	ne applica	ble box in S	ection 1.1 of
Creditor	Addr	ess of Residence	Estima	ited	Value of	Amo	unt of C	laims Sen	nior Ar	nount of
			Clair	n	Residence	e to	Credito	or's Claim	Seci	ured Claim
			\$		\$	\$			\$ -0-	-
b. Maintena Proofs of claim disbursements of ins accordingly. Amoun	nce of Paymen should reflect ar tallment paymen ts stated on a pro	I, the rest of Section ts and Cure of Defaul rearage through the pe its the month after con pof of claim as adjusted intrary amounts listed be	lt. tition date firmation a to include	. For ac and any post-pe	counts that filed arreara	are in defa ge claims ents throu	ault the T will be ac ugh the m	ljusted onth of	l commence	
Creditor	Collatera	l Current	Install	ment	Estir	mated Ar	rearage		f Current, Ir	ndicate by
		Y/N	Payn	nent	Amount on Pe		ition Da	te	Debtor or	Trustee
			\$		\$					
	be Paid in Full	·								
Credit	or	Colla	Collateral		Estimated Claim		Monthl Paymer	-	nthly Escrow Payment	Interest Rate
Hoke County Tax Coll	ector	4160 Laurinbur Raeford, NC 28	_		\$4,102.56		\$86.75	N/A		8.00%
Hoke County Tax Coll	ector	521 Gatlin Farr	n Rd.		\$1,268.40		\$26.82	N/A		8.00%
Pitt County Tax Collec	ctor	Raeford, NC 28 4895 Gum Swa Ayden, NC 285	mp Rd		\$293.66		\$6.21	N/A		8.00%
		Treat Claims as Secu he applicable box in S					d any An	nount in E	Excess as Un	secured.
Creditor	Collateral	Value of Property	Amount o	of Claim		Amou Secured			y Payment reditor	Interest Rate
		\$ 5				\$		\$		%
	none is checked	ns. I, the rest of Section nal Property to be Pa			completed	l and repi	roduced			
Creditor	Collateral	Estimated Claim		-	Interest		Adequate Num		Number of	f Adequate
		1.	Payn		Rate		ection Pa	yment	Protection	Payments
Hicks Motors Sales	1997 Infiniti	\$1,268.11	\$25.92	2	6.50%	N/A				

c. \square Claims Secured by Personal Property excluded from 11 U.S.C. § 506 being either (i) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the Debtor,

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Debtor	Lent Christopher Carr, II	Case Number	18-80386

or (ii) incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. The filed claim must include documentation to show exclusion from 11 U.S.C. § 506 in order to be paid in full.

Creditor	Collateral	Estimated	Monthly Payment	Interest	Adequate	Number of Adequate
		Claim		Rate	Protection Payment	Protection Payments
		\$	\$	%	\$	

d. Request for Valuation to Treat Claims as Secured to the Value of the Collateral and Any Amount in Excess as Unsecured. This will be effective only if the applicable box in Section 1.1 of this plan is checked.

Creditor	Estimated	Collateral	Value of	Amount of	Amount	Monthly	Interest	Adequate	Number of
	Amount of		Collateral	Claims Senior	of	Payment	Rate	Protection	Adequate
	Total Claim			to Creditor's	Secured			Payment	Protection
				Claim	Claim				Payments
	\$		\$	\$	\$	\$	%	\$	

e.

Maintenance of Payments and Cure of Default.

Proofs of claim should reflect arrearage through the petition date. For accounts that are in default the Trustee will commence disbursements of installment payments the month after confirmation and any filed arrearage claims will be adjusted accordingly. Amounts stated on a proof of claim as adjusted to include post-petition payments through the month of confirmation, will control over any contrary amounts listed below for the installment payment and the arrearage.

Creditor	Collateral	Installment	Estimated Arrearage
		Payment	Amount on Petition Date
		\$	\$

The Debtor requests that the Court determine the value of the secured claims listed as set forth in Sections 4.1.d, 4.2.d, and 4.3.d as applicable. For each non-governmental secured claim listed above, the Debtor states that the value of the secured claim should be set out in the column headed *Amount of Secured Claim*. For secured claims of governmental units only, unless otherwise ordered by the Court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed above. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated above.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Section 6 of this plan. If the amount of a creditor's secured claim is listed above as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Section 6 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in Section 4.

The holder of any claim listed in Section 4 as having value in the column headed *Amount of Secured Claim* will retain the lien on the property interest of the Debtor or the estate until the earlier of:

- (a) payment of the underlying debt determined under non-bankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Section 5:

Collateral to be Surrendered.

a. oxdot None. If none is checked, the rest of Section 5 need not be completed or reproduced.

Section 6:

Nonpriority Unsecured Claims.

6.1 Nonpriority Unsecured Claims Not Separately Classified.

Allowed nonpriority unsecured claims will be paid pro rata with payments to commence after priority unsecured claims are paid in full.

a. \boxtimes The estimated dividend to unsecured nonpriority allowed claims is **0.00**%.

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Debto	r Lent Christopher Carr, II	Case Number18-80386
b.	☐ The minimum sum of \$	_ will be paid pro rata to nonpriority unsecured claims due to the following:
	☐ Liquidation Value☐ Disposable Income☐ Other	
6.2 Se a. b.	•	of Claims. of Section 6.2 need not be completed or reproduced. ims Listed Below are Separately Classified.

Creditor	Basis for Separate Classification	Estimated Claim	Monthly	Interest
	(Include Name and Address of		Payment	Rate (If
	Co-Debtor, if Applicable)			applicable)
AT&T Corp	Equity in property owned by Mr.	\$527.93	\$10.79	6.5%
	Carr			
Mariner Finance North Carolina, Inc	Equity in property owned by Mr.	\$2,315.18	\$47.32	6.5%
	Carr			

Section 7: Executory Contracts and Unexpired Leases.

a. 🛮 None. If none is checked, the rest of Section 7 need not be completed or reproduced.

Section 8: Local Standard Provisions.

- 8.1 a. The Trustee shall collect and disburse payments in accordance with the plan.
 - b. Proofs of claim must be filed to receive disbursements pursuant to the plan. Any claim to be paid as secured must contain evidence of a properly perfected lien on property of the estate. If a claim is listed as secured and the creditor files an unsecured claim, the claim will be treated as unsecured.
 - c. Any creditor holding an allowed secured claim and to whom the Debtor is surrendering property under the order confirming plan is granted relief from the automatic stay as to the property and relief from any co-debtor stay so the creditor may obtain possession and liquidate the property. Any net proceeds, after payment of liens and costs of liquidation, are to be forwarded to the Trustee.
 - d. All payments being made by the Trustee on any claim secured by real or personal property shall terminate upon the lifting of the automatic stay with respect to the affected property.
 - e. Notwithstanding the allowance of a claim as secured, all rights under Title 11 to avoid liens are reserved and confirmation of the plan is without res judicata effect as to any action to avoid a lien.
 - f. Notwithstanding 11 U.S.C. § 1327(b), all property of the estate as specified by 11 U.S.C. §§ 541 and 1306 shall continue to be property of the estate following confirmation until the earlier of discharge, dismissal, or conversion of the case.
 - g. Confirmation of the plan shall not prejudice the right of the Debtor or Trustee to object to any claim.
 - h. The Debtor must promptly report to the Trustee and must amend the petition schedules to reflect any significant increases in income and any substantial acquisitions of property such as inheritance, gift of real or personal property, or lottery winnings.
- 8.2 THE FOLLOWING ADDITIONAL PROVISIONS ARE APPLICABLE TO THE HOLDER OR SERVICER ("HOLDER") OF A CLAIM SECURED BY A DEED OF TRUST, A MORTGAGE OR SECURITY INTEREST IN REAL PROPERTY, OR A MOBILE HOME THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE:
 - a. The Holder, upon confirmation, is precluded from imposing late charges or other default related fees based solely on pre-confirmation default.
 - b. If the Trustee is disbursing ongoing monthly installment payments, the Holder must apply each ongoing payment to the month in which the payment is designated.
 - c. For any loan with an escrow account, the Holder must prepare and must send an escrow analysis annually to the Debtor, the Trustee and the Debtor's attorney. The first escrow analysis must be filed with the proof of claim in accordance with Bankruptcy Rule 3002.1. The escrow analysis should not include any amounts that were included or should have been included in the arrearage claim.

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Debtor	Lent Christopher Carr, II	Case Number 18-80386						
d.	The Holder shall continue to send monthly statements to the Debtor in the same manner as existed pre-petition and such statements will not be deemed a violation of the automatic stay.							
e.	The Holder is required, upon request, to provide account information to the Trustee within 21 days of the request and failure to provide a timely response may result in an order requiring the Holder to appear and show cause as to why Holder should not be sanctioned for failure to comply.							
f.	Nothing herein shall modify Holder's responsibilities	s under Bankruptcy Rule 3002.1.						
g.	-	ng a discharge in the case shall be a determination that all pre-petition and post-petition t and reinstated on the original payment schedule under the note and security agreement						
h.	Without limitation to the Court's authority to affor Bankruptcy Rule 3002.1 or any act by the creditor f to the filing of the Chapter 13 Petition or during the approved by the Court after proper notice, may be	PENALTY FOR FAILURE OF HOLDER TO COMPLY WITH THE REQUIREMENTS OUTLINED IN BANKRUPTCY RULE 3002.1. Without limitation to the Court's authority to afford other relief, any willful failure of the Holder to credit payments in the manner required be Bankruptcy Rule 3002.1 or any act by the creditor following the entry of discharge to charge or collect any amount incurred or assessed prior to the filing of the Chapter 13 Petition or during the pendency of the Chapter 13 case that was not authorized by the order confirming plan or approved by the Court after proper notice, may be found by the Court to constitute contempt of Court and to be a violation of 11 U.S.C. § 524(i) and the injunction under 11 U.S.C. § 524(a)(2).						
Section	9: Nonstandard Plan Provisions.							
There a Class A interest provide monthly Class B basis. T By filing t and order	provision as defined by Bankruptcy Rule 3015(re two classes of unsecured claims, as follow : Unsecured claims demonstrating the indivicat 6.5% on account of equity above exemptics a monthly payment for a Class A creditor, so payments to Class A unsecured creditors. : Unsecured claims demonstrating the individere is no minimum dividend to creditors in this document, the Debtor(s), if not represented of the provisions in this Chapter 13 Plan are in lard provisions included in Section 9.	ve only if there is a check in the box "Included" in Section 1.3. Any nonstandard c) set out elsewhere in this plan is void. s: dual or joint liability of Lent C. Carr, II, which shall be paid at 100% plus ons in property owned individually by Mr. Carr. The extent that table 6.2 uch amount is only an estimate and this plan does not require equal dual liability of Deltarina V. Carr, which shall be paid on a funds available						
-		ust sign below; otherwise the Debtor(s) signatures are optional. The attorney						
Signature	of Debtor 1	Signature of Debtor 2						
Executed	on	Executed on						
	on mm/dd/yyyy	Executed on mm/dd/yyyy						
/s/ Erich	M. Fabricius	July 19, 2018						
Signature	of Attorney for Debtor(s)							
Address:	Fabricius & Fabricius PLLC PO Box 1230							
Telephon	Knightdale, NC 2745 e: 919-295-6001							
State Bar	No:39667	_						

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

IN RE: LENT CHRISTOPHER CARR, II DELTARINA V CARR

CASE NO: 18-80386

DECLARATION OF MAILING CERTIFICATE OF SERVICE

Chapter: 13

On 7/19/2018, I did cause a copy of the following documents, described below,

1st Amended Chapter 13 Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/19/2018

/s/ Erich M. Fabricius

Erich M. Fabricius 39667 Attorney for the Debtors Fabricius & Fabricius PLLC PO Box 1230 Knightdale, NC 27545 919 295 6001

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA **DURHAM DIVISION**

IN RE: LENT CHRISTOPHER CARR, II **DELTARINA V CARR**

CASE NO: 18-80386

CERTIFICATE OF SERVICE DECLARATION OF MAILING

Chapter: 13

On 7/19/2018, a copy of the following documents, described below,

1st Amended Chapter 13 Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/19/2018

Jay S. Jump

BK Attorney Services, LLC d/b/a certificateofservice.com, for Erich M. Fabricius

Fabricius & Fabricius PLLC

PO Box 1230

Knightdale, NC 27545

PARTIES DESIGNATED AS "EXCLUGACIONE PARTIES DE PARTIES

EXCLUDE

PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING CASE 18-80386 MIDDLE DISTRICT OF NORTH CAROLINA

04181

DURHAM

THU JUL 19 14-24-22 EDT 2018

AMCOL SYSTEMS INC PO BOX 21625

COLUMBIA SC 29221-1625

CONVERGENT OUTSOURCING PO BOX 9004

RENTON WA 98057-9004

DIVERSIFIED CONSULTANTS INC DIVERSIFIED CONSULTANTS INC 10550 DEERWOOD PARK BLVD 309

DOUNTROON FL 32256-2805

HOKE COUNTY DISTRICT ATTORNEY

231 N MAIN ST RAEFORD NC 28376-2805

JANNETTA JORDAN 4160 LAURINBURG ROAD

RAEFORD NC 28376-7250

MEADE AND ASSOCIATES 737 ENTERPRISE DR LEWIS CENTER OH 43035-9438

NORTH CAROLINA DEPT OF REVENUE OFFICE SERVICES DIVISION BANKRUPTCY UNIT PO BOX 1168

RALEIGH NC 27602-1168

EASTERN ORAL STE 120

COLUMBUS OH 43219

PAYLIANCE

PO BOX 26100 GREENSBORO NC 27402 6100

1801 VALLEY VIEW LN DALLAS TX 75234-8906

CREDITORS COLLECTION SERVICE DISH NETWORK
4530 OLD COVE SPRING RD 9601 S MERIDIAN BLVD
COVE SPRING VA 24018-3423 ENGLEWOOD CO 80112-5905

DUKE ENERGY PO BOX 70515

CHARLOTTE NC 28272-0515

HOKE COUNTY TAX COLLECTOR 227 N MAIN ST RAEFORD NC 28376-2805

KROGER

1014 VINE ST

CINCINNATI OH 45202-1100

MEADE ASSOCIATES 737 ENTERPRISE DR

LEWIS CENTER OH 43035-9438

ONLINE COLLECTIONS PO BOX 1489

WINTERVILLE NC 28590-1489

PITT COUNTY TAX COLLECTOR

PO BOX 43

GREENVILLE NC 27835-0043

ACSBOA PO BOX 7060

UTICA NY 13504-7060

ATT CORP

ATT SERVICES INC KAREN CAVAGNARO ESQ ONE ATT WAY ROOM 3A104 BEDMINSTER NJ 07921-2693

HICKS MOTOR SALES 532 HILLSBORO ST OXFORD NC 27565-3283

INTERNAL REVENUE SERVICE PO BOX 7346

PHILADELPHIA PA 19101-7346

MARINER FINANCE LLC

1333 SCOTLAND CROSSING DR LAURINBURG NC 28352-5414

NEW SOUTH FINANCE 2107 CHESTER RIDGE DR

HIGH POINT NC 27262-7690

SCANA AND SUBSIDIARIES 220 OPERATION WAY MAIL CODE C 222

CAYCE SC 29033-3701

RALEIGH RADIOLOGY ASSOCIATES INC PO BOX 2090

MORRISVILLE NC 27560-2090

PARTIES DESIGNATED AS "EXCL**GASGELE-2003226**VED DOC 300s FEROCOASS19418 Page 10 of 10 PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

RUDOLPH K SMITH RKS LAW PO BOX 2095 FAYETTEVILLE NC 28302-2095 WAKEMED PO BOX 29516 RALEIGH NC 27626-0516 WILSON UTILITIES 208 NASH ST E WILSON NC 27893-3802

DELTARINA V CARR 3300 LAURINBURG RD RAEFORD NC 28376-7204

BRICH M FABRICIUS
FABRICIUS FABRICIUS PLLC
FO DOX 1230
KNISHITDALE NC 27545 1230

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DEBTOR

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